

Your Credit Score and Understanding Your Credit Score

Your credit score	[Insert credit score] Source: [Insert source] Date: [Insert date score was created]
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range] .
Key <u>factors</u> that adversely affected your credit score	[Insert first factor] [Insert second factor] [Insert third factor] [Insert fourth factor] [Insert number of enquiries as a key factor, if applicable]
[How can you get more information about your credit score?]	[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at: Address: _____ _____ [Toll-free] Telephone number: _____]